



Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing

Department of Health and Family Services

6406 Bridge Road, Suite 18 • Madison, WI 53784-0018

Customer Service: (800) 828-4777 or (608) 221-4551

Fax: (608) 226-8770

Memorandum

Date: May 18, 2001

To: Plan 1 policyholders of the Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

From: HIRSP Enrollment

Re: New premium rates effective July 1, 2001, for Plan 1, Option A (\$1,000 deductible) and Plan 1, Option B (\$2,500 deductible)

The HIRSP Board of Governors recently approved new premium rate schedules, effective July 1, 2001. Your individual premium based on this increase will appear on your May 25, 2001, billing notice.

According to state law, policyholder premiums must be sufficient to fund 60% of HIRSP plan costs. Rates will increase an average of 3.4% for Plan 1, Option A (\$1,000 deductible) and Plan 1, Option B (\$2,500 deductible). Actual premium increases will range up to 4.9%, depending on your age, gender, and zone of residence. Refer to the table at right to see how your increase compares with industry trends.

Industry Trends

Commercial rate increases 12%-18%
Prescription drug increases 18%-23%
Medical service increases 10%-16%

New monthly premium rate schedules are printed on the back of this memorandum. If you have a subsidy for a reduced premium, HIRSP will adjust rates according to your subsidy level.

If you have any questions, please contact HIRSP Customer Service at (800) 828-4777 or (608) 221-4551.

HEALTH INSURANCE RISK SHARING PLAN

Identification Number

5555555557

PLAN: 1A

IMA POLICYHOLDER
1999 CENTER STREET
MADISON, WI 53701

Prior Authorization Requirement - See Card Back

If you do not know which
HIRSP plan you are
enrolled in, please refer
to your HIRSP ID card.

For more information about HIRSP, visit our Web site at www.dhfs.state.wi.us/hirsp

Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Monthly Premium

Subsidy Level 0 - Household Income* \$25,000.00 or More

Effective Date: July 1, 2001

Plan 1, Option A/Male (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$143.00	\$128.00	\$114.00
25 - 29	\$147.00	\$132.00	\$117.00
30 - 34	\$164.00	\$149.00	\$132.00
35 - 39	\$191.00	\$173.00	\$153.00
40 - 44	\$228.00	\$204.00	\$182.00
45 - 49	\$291.00	\$261.00	\$233.00
50 - 54	\$387.00	\$348.00	\$311.00
55 - 59	\$504.00	\$453.00	\$404.00
60 - 64	\$629.00	\$566.00	\$503.00
65 +	\$629.00	\$566.00	\$503.00

Plan 1, Option A/Female (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$143.00	\$128.00	\$114.00
19 - 24	\$186.00	\$168.00	\$149.00
25 - 29	\$204.00	\$183.00	\$162.00
30 - 34	\$224.00	\$201.00	\$179.00
35 - 39	\$255.00	\$230.00	\$204.00
40 - 44	\$288.00	\$260.00	\$230.00
45 - 49	\$332.00	\$299.00	\$266.00
50 - 54	\$390.00	\$351.00	\$312.00
55 - 59	\$452.00	\$407.00	\$362.00
60 - 64	\$530.00	\$477.00	\$423.00
65 +	\$530.00	\$477.00	\$423.00

Plan 1, Option B/Male (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$103.00	\$92.00	\$82.00
25 - 29	\$106.00	\$95.00	\$84.00
30 - 34	\$118.00	\$107.00	\$95.00
35 - 39	\$138.00	\$125.00	\$110.00
40 - 44	\$164.00	\$147.00	\$131.00
45 - 49	\$210.00	\$188.00	\$168.00
50 - 54	\$279.00	\$251.00	\$224.00
55 - 59	\$363.00	\$326.00	\$291.00
60 - 64	\$453.00	\$408.00	\$362.00
65 +	\$453.00	\$408.00	\$362.00

Plan 1, Option B/Female (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$103.00	\$92.00	\$82.00
19 - 24	\$134.00	\$121.00	\$107.00
25 - 29	\$147.00	\$132.00	\$117.00
30 - 34	\$161.00	\$145.00	\$129.00
35 - 39	\$184.00	\$166.00	\$147.00
40 - 44	\$207.00	\$187.00	\$166.00
45 - 49	\$239.00	\$215.00	\$192.00
50 - 54	\$281.00	\$253.00	\$225.00
55 - 59	\$325.00	\$293.00	\$261.00
60 - 64	\$382.00	\$343.00	\$305.00
65 +	\$382.00	\$343.00	\$305.00

Zone 1 = ZIP codes **532**__

Zone 2 = ZIP codes **530**__, **531**__, **534**__, and **537**__

Zone 3 = All other ZIP codes

* Household Income as defined in Section 71.52(5), Wisconsin Statutes